

Christine A. Cappiello  
Director  
Government Relations

Anthem Blue Cross and Blue Shield  
370 Bassett Road  
North Haven, CT 06473  
Tel 203 985-6360  
Fax 203 234-5157  
christine.cappiello@anthem.com

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5018

Statement  
Of  
Anthem Blue Cross and Blue Shield  
On

**HB 5018 An Act Requiring Cost Benefit Analysis of Health Insurance Mandated Benefits in This State**

Good Afternoon Senator Crisco, Representative Fontana and members of the Insurance Committee, my name is Christine Cappiello and I am the Director of Government Relations for Anthem Blue Cross and Blue Shield in Connecticut. I am here today to speak on **HB 5018 An Act Requiring Cost Benefit Analysis of Health Insurance Mandated Benefits in This State.**

Anthem BCBS **supports** HB 5018. Anthem believes the first priority of a health benefits company is to improve the health of its members by offering quality benefit products. Mandates are not the proper means to develop those products. The passage of mandates passed by the Legislature has risen over the years and this is a trend that is happening all over the country. According to the National Center for Policy Analysis, there were eight mandated health insurance benefits in 1965 across all state lines. Today, there are nearly 1,500 in this country and another 600 new mandates currently are being proposed by legislatures nationwide. While these mandates are well intentioned, when added to the benefit portfolio of a health insurance plan, they cause premium costs go up for purchasers. The time is right to determine if our mandates have truly benefited the majority of Connecticut's citizens.

Anthem commends the Committee for considering a bill that establishes a mandate review commission which would proactively study mandates before they are passed by the Legislature. As the number of state mandated benefits has increased over the years, more than a dozen states have enacted laws that require benefit review panels or commissions to evaluate the financial and social impact of proposed health benefit mandates. Such laws generally require benefit mandate commissions to submit a report with their findings and recommendations to the state legislature. This special approach encourages policy makers to consider the long-term effects of mandated benefits in their states.

Anthem Blue Cross and Blue Shield are available to assist legislators in your deliberation of this legislation and provide further information.